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July 26, 2004
Date

Louisa Drain
Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor: Glen Sgambati, et al §
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Conf. No.: 7640 § Group Art Unit: 2171
§
§
Appln. No.: 10/773,642 § Examiner: Not yet assigned
§
§
Filing Date: February 6, 2004 § Attorney Docket No.: 8850-29US
§
Title: ACCOUNT-OWNER VERIFICATION DATABASE

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Enclosed is an Information Disclosure Citation Form PTO/SB/08A, which cites documents which may be material to the patentability of this application and/or for which there may be a duty to disclose in accordance with 37 C.F.R. §1.56.

In accordance with the official waiver posted July 11, 2003, wherein the U.S. Patent and Trademark Office officially waives the requirement under 37 C.F.R. § 1.98(a)(2)(i) for submitting copies of each cited U.S. Patent and U.S. Patent Application Publications with respect to applications filed after June 30, 2003, we have not included copies of such cited U.S. patent and U.S. Patent Application Publications. However, we will provide copies upon request.

The filing of this Information Disclosure Statement shall not be construed as an admission that any of the listed documents constitutes prior art, nor as an admission against interest in any manner.

No fee is believed to be due in connection with the filing of this Information Disclosure Statement since it is being filed within three months of the filing date of the above-identified application. However, the Commissioner is hereby authorized to charge any deficiencies or credit any overpayments to Deposit Account No. 50-1017.

It is respectfully requested that this Information Disclosure Statement and the documents listed on the attached Form PTO/SB/08A be considered and acknowledged by the Examiner in connection with the above-identified patent application, be made of record therein, and that the listed documents be cited in the issued patent.

Respectfully submitted,

GLEN SGAMBATI, ET AL.

July 26, 2004
(Date)

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CAJ:lcd
Enclosures

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Form PTO/SB/08A INFORMATION DISCLOSURE STATEMENT BY APPLICANT/ATTORNEY (use as many sheets as necessary)		Complete if Known	
		Application Number	10/773,642
		Filing Date	February 6, 2004
		First Named Inventor	Glen Sgambati, et al
		Group Art Unit	2171
		Examiner Name	Not yet assigned
Sheet 1	of 2	Attorney Docket Number 8850-29US	

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Exr Initials	Include Name of first Author (in CAPITAL LETTERS), title of the article (where appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), volume-issue number(s), page(s), date (in parentheses). If a book, also include publisher and city and/or county where published.	T,
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Examiner Signature		Date Considered	
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Sheet	2	of	2
		Attorney Docket Number	8850-29US

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Exr Initials	Include Name of first Author (in CAPITAL LETTERS), title of the article (where appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), volume-issue number(s), page(s), date (in parentheses). If a book, also include publisher and city and/or country where published.		T ₁
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Examiner Signature		Date Considered	
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